

California Department of Aging

Health Insurance Counseling and Advocacy Program Narrative

Older Californians Act Community-Based Services Program

Program / Element / Component -- 40.90.10

Description

The Health Insurance Counseling and Advocacy Program (HICAP) is a consumer-oriented health insurance counseling and education program. HICAP offers the following services: (1) community education regarding Medicare Parts A and B, Medicare Part D Prescription Drug Plans, Medicare Advantage Plans, Medicare Supplement insurance and long-term care insurance; (2) individual health insurance counseling that provides objective and accurate comparisons of choices; and informal advocacy services regarding enrollment, disenrollment, claims, appeals prescription drug exceptions, and other urgent Part D Plan coverage issues; and (3) legal referral and in some geographic areas, legal assistance.

The California Department of Aging (CDA) contracts with 26 Area Agencies on Aging (AAA) to provide HICAP services throughout the State. Services are available in all California counties and Planning and Service Areas (PSA). The 26 AAAs may provide services directly or by contract.

Benefits

HICAP community presentations enhance the community's knowledge of Medicare Advantage Plan benefits and local access to primary and emergency care and premiums; Medicare Prescription Drug Plan coverage, formularies and co-payments; other Medicare Health Plans; Medicare beneficiary rights including appeal procedures; and long-term care insurance. Medicare beneficiaries requiring individual counseling or answers to Medicare questions also benefit from HICAP. Individual counseling services can help with eligibility issues, understanding insurance policy conditions, evaluating health insurance options, and many other concerns related to Medicare coverage and health plan coverage. Finally, limited legal assistance is available in some areas to advocate on behalf of HICAP clients.

Eligibility

<i>Income</i>	No requirements (see Other.)
<i>Age</i>	Counseling is for individuals aged 65 or older on Medicare; those younger than age 65 with a disability and on Medicare; and those imminent of becoming eligible for Medicare and at least age 60.

	Individuals of any age may attend HICAP community education events.
<i>Other</i>	With the exception of community education events, eligibility for HICAP services is limited to Medicare beneficiaries and persons imminent of Medicare eligibility. Medicare/Medi-Cal dual eligibles may also receive HICAP services.

Access

Information on HICAP and how to access services is available through several avenues. The primary access point is the statewide HICAP toll-free telephone number at **1-800-434-0222**. Registered HICAP Counselors are available by appointment in person or by phone by calling the HICAP toll-free number or the local HICAP's direct number. In some instances, counseling sites can accommodate walk-in clients.

The statewide toll-free Senior Information Line at **1-800-510-2020** provides information on HICAP community presentation schedules and referrals to local HICAP offices. CDA's website at www.aging.ca.gov lists a calendar of local HICAP community events. HICAP information also is available through local senior centers, community organizations, and notices in community newspapers.

Current State Fiscal Year Funding Information (2010-11)

<i>Source</i>	State Insurance Reimbursement Fund, State HICAP Fund Federal Centers for Medicare and Medicaid Services (CMS)/State Health Insurance Assistance Program (SHIP) Funds.
<i>Allocation Formula</i>	Fifty percent flat to 26 local programs. Fifty percent by the proportional share of Medicare beneficiaries.
<i>Match Requirements</i>	No match required.
<i>Other Funding Information</i>	Administration on Aging (AoA)/CMS funding through the Medicare Improvements for Patients and Providers Act (MIPPA) to enroll beneficiaries in Part D Low Income Subsidy and Medicare Savings Programs.
<i>Funding Cycle</i>	April 1 – March 31